

[54] IC CARD SYSTEM COMPATIBLE WITH BANK ACCOUNT SYSTEM

[75] Inventor: Harumi Nakano, Oome, Japan

[73] Assignee: Casio Computer Co., Ltd., Tokyo, Japan

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[58] Field of Search 235/379, 380

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Primary Examiner—Roy N. Envall, Jr.

Attorney, Agent, or Firm—Frishauf, Holtz, Goodman & Woodward

[57] ABSTRACT

In an IC card system, a first file corresponding to a normal bank account and a second file corresponding to an IC card account are provided for each IC card-holder. A card terminal for receiving an IC card communicates in an on-line manner with a host computer installed in a bank. A deposit amount is transferred between the first and second files for a transaction using the IC card. The IC card stores an account list for the transfer of a remittance to an account of a third party, so that a cash transfer from the first or second file to the account of the third party can be performed. The IC card functions both as a debit card and a credit card. When either of these functions is selected, an off-line transaction involving use of the IC card can be performed.

8 Claims, 27 Drawing Sheets

